



## **OVERVIEW OF FEDERAL PROGRAMS**

**For both the CDBG and HOME programs, projects must align with Harford County's Five Year Consolidated Plan Priority Needs and Strategies. Please see information following this overview.**

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### **COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG) PROGRAM**

#### **Eligible Applicants**

Applicant organizations must:

- Be public or incorporated nonprofit organizations with 501(c)3 status and submit documentation that they meet the specific requirements for eligibility to receive funding as defined in Federal regulations at 24 CFR, Part 570, as amended for CDBG Program; and
- Be registered in good standing with the Maryland Department of Assessments and Taxation.
- Faith-based organizations are eligible to received funding, but may not require participation in religious activities as a condition for receiving services.

#### **Objectives of the CDBG program**

In order to qualify for federal CDBG funds, projects must meet one of the following national objectives:

- Benefit low and moderate income persons
  - Low to moderate income Area Benefit (LMA)

- Low to moderate income Limited Clientele (LMC)
- Low to moderate income Housing (LMH)
- Low to moderate income Jobs (LMJ)
- Prevent or eliminating slums or blight, or
- Meet other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community and other financial resources are not available to meet such needs.

#### **A.) Low to Moderate income Limited Clientele (LMC)**

Low to moderate income persons means:

- persons whose households earn 80 percent of area median income (AMI) and below (see chart below),
- presumed benefit persons are assumed to have low income and include;
  - persons with disabilities
  - those with special needs
  - homeless persons
  - elderly
  - abused children
  - battered spouses
  - severely disabled adults
  - illiterate adults
  - persons with AIDS
  - migrant farm workers

Note: children with disabilities are not presumed beneficiaries. That is, the eligibility of any child, with a disability or not, to participate in a program funded in whole or in part with CDBG funding would be based upon the collective income of the child's household.

#### **B.) Low to Moderate Area Benefit**

The project must be located in an area predominately inhabited by LMI persons residing where at least 51% of the residents are Low to Moderate income persons. However, activities which serve more than the required LMI persons are reviewed more favorably since they are serving more persons with limited incomes than what is required by the federal regulations.

#### **C.) Low to Moderate Income Housing**

An activity which assists in the acquisition, construction or improvement of permanent, residential structures may qualify as benefiting Low to Moderate

income persons only to the extent that the housing is occupied by a Low to Moderate income persons.

#### D.) Low to Moderate Income Jobs

Most job creation or retention activities emanate from special economic development activities. These activities may meet the Low to Moderate Income benefit in the following ways;

- Be located in a predominantly Low to Moderate income neighborhood and serve the Low to Moderate income residents, or
- Involve facilities designed for use predominantly by Low to Moderate Income persons, or
- Involve the employment of persons, the majority of whom are Low to Moderate income persons.

Proposed projects must anticipate providing direct benefit to citizens of Harford County. Programs and projects that are selected as a result of this application will be included in the County's Fiscal Year 2011 Action Plan that is submitted to HUD.

#### Harford County, Maryland

FY 2009 Income Limit Area	<u>Median Income</u>	FY 2009 Income Limit Category	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
Harford County	\$82,100	<u>Extremely Low (30%) Income Limits</u>	\$17,250	\$19,700	\$22,200	\$24,650	\$26,600	\$28,600	\$30,550	\$32,550
		<u>Very Low (50%) Income Limits</u>	\$28,750	\$32,850	\$36,950	\$41,050	\$44,350	\$47,600	\$50,900	\$54,200
		<u>Low (80%) Income Limits</u>	\$44,800	\$51,200	\$57,600	\$64,000	\$69,100	\$74,250	\$79,350	\$84,500

\*Income limits for FY 2011 will be adjusted Spring 2010.

### **Examples of previously funded CDBG activities**

- Making infrastructure improvements to local streets and sidewalks
- Constructing a community park in a low to moderate income neighborhood
- Emergency repair program
- ADA Accessible ramps
- Land acquisition assistance to provide housing for senior citizens
- Utility assistance for low to moderate income households
- Fair Housing program- education, outreach and testing

### **Ineligible Activities**

The following activities are ineligible for assistance through the CDBG program:

- Construction of, or improvements to, general government buildings and schools.
  - Routine operation, maintenance, and repair of public facilities.
  - Assistance to churches to support inherently religious activities, such as worship, religious instruction, or proselytization.
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## **HOME INVESTMENT PARTNERSHIP (HOME) PROGRAM**

### **Eligible Applicants**

Applicant organizations must:

- Be public or incorporated nonprofit organizations with 501(c)3 status and submit documentation that they meet the specific requirements for eligibility to receive funding as defined in Federal regulations at 24 CFR, Part 570, as amended for CDBG Program; and
- Be registered in good standing with the Maryland Department of Assessments and Taxation.
- Faith-based organizations are eligible to received funding, but may not require participation in religious activities as a condition for receiving services.

**\*Note: For-profit organizations can use HOME funds for development of affordable housing to low-income households if approved by both HUD and Harford County.**

## **Objectives of the HOME Program**

The Home Investment Partnership (HOME) program was created to provide decent affordable housing to low income households. The following activities are eligible for HOME funds:

- Rehabilitation and reconstruction of owner-occupied housing.
- Acquisition, rehabilitation, or construction of affordable housing for homebuyers.
- Acquisition, rehabilitation, or construction of affordable housing for renters.
- Financial assistance for rent and security deposits for low income tenants who have special needs, as defined in the County's Consolidated Plan.

## **Examples of previously funded HOME activities**

- Down payment assistance to low-income first time homebuyers
- Tenant Based Rental Assistance
- Homeowner rehab for low-income residents
- Creating housing opportunities for first time homebuyers through our Community Housing Development Organizations (CHDO's)
- Housing activities to rehab or construct infill housing as part of neighborhood revitalization effort

## **Ineligible Activities**

- Project reserve accounts
- Tenant-based rental assistance for certain purposes
- Development, operations, or modernization of public housing
- Repayment of low-income housing mortgages
- Project-based rental assistance
- Pay for delinquent taxes, fees or charges



## HARFORD COUNTY CONSOLIDATED PLAN PRIORITY NEEDS & STRATEGIES: 2008-2012

### **General- Priority Needs and Strategies**

Priority needs were developed based on statistical data; including data obtained from the U.S. Census Bureau, the Maryland Office on Planning, the Harford County Planning and Zoning Office, the Baltimore Metropolitan Council, the National Low-Income Housing Coalition, Metropolitan Regional Information Systems and the Maryland Department of Housing and Community Development. Data was also collected in needs hearings, focus groups and planning groups.

During the Consolidated Plan period, the County will direct resources to low and moderate income communities and minority communities. Priorities were determined based on the needs of the most vulnerable populations and community development goals for communities of low wealth or those that have been traditionally underserved. These populations include; homeless persons, persons with disabilities, elderly and the frail elderly, single female head of households with children, low-income households and communities, and persons with special needs. The biggest obstacles to serving priority needs are the dwindling availability of public and private resources available to assist those most in need, the shifting of state and federal priorities to Homeland Security and foreign policy, the community attitudes towards vulnerable populations, the cost of delivering services and creating and preserving affordable housing, the demand for housing and new household formation, and the limited availability of land appropriate for development.

The following is a summary of objectives and the Performance Measurements that Harford County will direct resources to over the following 5 years of the 2008- 2011 Consolidated Plan.

**Affordable Housing-** The **objective** is decent affordable housing and the anticipated **outcome** is Affordability and Availability / Accessibility

- Preservation and rehabilitation of existing housing stock
- Homeownership Assistance
- Expansion of affordable rental housing
- Continued support of the County's public and assisted housing programs
- Affirmatively further fair housing on a regional level through various county programs

**Homeless-** The **objective** is suitable living Environment and Decent Affordable Housing. The **outcome** is Availability / Accessibility

- Using the continuum of care model provide assistance to the homeless through prevention, outreach, assessment and supportive, transitional and permanent housing.

**Special Needs-** The **objective** is Decent Affordable Housing. The **outcome** will be Affordability.

- In conjunction with supportive services provide a variety of housing options to assist seniors to age in place, assist the disabled to live as self-sufficiently and independently as possible within the community.

**Infrastructure-** The **objectives** are Suitable Living Environment and Creating Economic Opportunities and the anticipated **outcomes** are Availability / Accessibility and Affordability

- Support efforts to improve transportation services to provide economic opportunities for low /moderate income persons and persons with disabilities
- Support efforts to build new Community Centers throughout the county.
- Concentration on infrastructure improvements in low to moderate income communities

**Economic Development-** The **objective** is Creating Economic Opportunities and the expected **outcome** is Availability / Accessibility and Affordability

- Provide job training and support efforts to development employment and training programs for low and moderate persons, including the disabled.